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September 23, 1997

PRIVILEGED AND CONFIDENTIAL
ATTORNEY-CLIENT COMMUNICATION
AND ATTORNEY WORK PRODUCT

Mr. John Polk
Lockheed Martin IMS
1200 K Street, Northwest
Washington, DC 20005

Re: New U.S. Patent Application
Inventor: John Polk
Title: Method and Apparatus for Payment Processing Using
Debit-based Electronic Funds Transfer and Disbursement
Processing Using Addendum-based Electronic Data Interchange
Our Reference: 06556.0003

Dear John:

Enclosed is a final version of the above-identified patent application and accompanying drawings for your review. This version of the application incorporates your most recent comments.

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Mr. John Polk
September 22, 1997
Page 2


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If you have any questions regarding these materials, please let me know.

With best regards,

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.


By: Lionel M. Lavenue

Enclosures

cc: Robert E. Converse, Jr., Esq.
Thomas H. Martin, Esq.